

In re:  
Elizabeth (nmn) Walker  
Debtor

Case No. 21-40122-jcw  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0419-4  
Date Rcvd: Jul 12, 2021

User: AutoDkt  
Form ID: 309A

Page 1 of 2  
Total Noticed: 30

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2021:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | Elizabeth (nmn) Walker, 2664 Conley Rd, Morganton, NC 28655-8840                              |
| smg      | United States Attorney, Federal Courthouse Rm. 233, 100 Otis Street, Asheville, NC 28801-2608 |
| 6190441  | Burke County Tax Office, PO Box 219, Morganton, NC 28680-0219                                 |
| 6190442  | City of Chicago Utility Billing, PO Box 6330, Chicago, IL 60680-6330                          |
| 6190449  | + Specialized Loan Servi, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386                    |
| 6190458  | US Attorney's Office, 100 Otis St, Asheville, NC 28801-2608                                   |
| 6190459  | + US Attorneys Office, 227 W Trade St Ste 1700, Charlotte, NC 28202-3218                      |
| 6190461  | US Bank, Oshkosh, WI 54901  |

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address          | Date/Time            | Recipient Name and Address   |
|----------|-------------------------------------|----------------------|--|
| aty      | Email/Text: attywill@bellsouth.net  | Jul 12 2021 18:18:00 | Roderick H. Willcox, Jr., Willcox Law Firm, PLLC, P.O. Box 442, Morganton, NC 28680-0442             |
| tr       | + Email/Text: jimmys@hickorylaw.com | Jul 12 2021 18:18:00 | Jimmy R. Summerlin, Jr, Young, Morphis, Bach & Taylor, LLP, P.O. Drawer 2428, Hickory, NC 28603-2428 |
| 6190443  | EDI: DISCOVER.COM                   | Jul 12 2021 22:28:00 | Discover Bank, PO Box 30954, Salt Lake City, UT 84130-0954   |
| 6190444  | EDI: DISCOVER.COM                   | Jul 12 2021 22:28:00 | Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316                                       |
| 6190445  | EDI: DISCOVER.COM                   | Jul 12 2021 22:28:00 | Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025                         |
| 6190446  | EDI: DISCOVERPL                     | Jul 12 2021 22:28:00 | Discover Personal Loans, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954               |
| 6190447  | EDI: IRS.COM                        | Jul 12 2021 22:28:00 | Internal Revenue Service, 320 Federal Pl, Greensboro, NC 27401-2718                                  |
| 6190448  | EDI: NCDEPREV.COM                   | Jul 12 2021 22:28:00 | NC Department of Revenue, PO Box 25000, Raleigh, NC 27640-0100                                       |
| 6190753  | EDI: NCDEPREV.COM                   | Jul 12 2021 22:28:00 | North Carolina Department of Revenue, Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168         |
| 6190741  | + EDI: RECOVERYCORP.COM             | Jul 12 2021 22:28:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                |
| 6190451  | EDI: RMSC.COM                       | Jul 12 2021 22:28:00 | Synch/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                           |
| 6190452  | EDI: RMSC.COM                       | Jul 12 2021 22:28:00 | Synch/Care Credit DC, C/o, PO Box 965036, Orlando, FL 32896-5036                                     |
| 6190454  | EDI: RMSC.COM                       | Jul 12 2021 22:28:00 | Synch/Sams Club DC, PO Box 965005, Orlando, FL 32896-5005  |

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Page 2 of 2

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|---------|--|----------------------|---|
| 6190450 | EDI: RMSC.COM                              | Jul 12 2021 22:28:00 | Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015   |
| 6190453 | EDI: RMSC.COM                              | Jul 12 2021 22:28:00 | Syncb/lowes, PO Box 956005, Orlando, FL 32801   |
| 6190744 | + EDI: RMSC.COM                            | Jul 12 2021 22:28:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021 |
| 6190455 | EDI: RMSC.COM                              | Jul 12 2021 22:28:00 | Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060              |
| 6190456 | EDI: RMSC.COM                              | Jul 12 2021 22:28:00 | Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060               |
| 6190457 | EDI: RMSC.COM                              | Jul 12 2021 22:28:00 | Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060      |
| 6190460 | EDI: USBANKARS.COM                         | Jul 12 2021 22:28:00 | US Bank, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229                           |
| 6190462 | Email/Text: bae_notices@ncwba.uscourts.gov | Jul 12 2021 18:19:00 | US Bankruptcy Administrator, 402 W Trade St Ste 200, Charlotte, NC 28202-1673               |
| 6190463 | EDI: WFFC.COM                              | Jul 12 2021 22:28:00 | Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411                          |

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       | *+            | Synchrony Bank, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021 |
| 6190752  | *+            | Internal Revenue Service, P.O. Box 7317, Philadelphia, PA 19101-7317                        |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2021

Signature: /s/Joseph Speetjens

|  |                                    |             |   |
|--|------------------------------------|-------------|---|
| <b>Information to identify the case:</b> |                                    |             |   |
| Debtor 1:                                | <u>Elizabeth (nmn) Walker</u>      |             | Social Security number or ITIN: xxx-xx-6717 |
|  | First Name                         | Middle Name | Last Name                                   |
| Debtor 2:                                |                                    |             | Social Security number or ITIN: _____       |
| (Spouse, if filing)                      | First Name                         | Middle Name | Last Name                                   |
| United States Bankruptcy Court:          | Western District of North Carolina |             | Date case filed for chapter: 7 7/9/21       |
| Case number:                             | 21-40122                           |             |   |

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | About Debtor 1:  | About Debtor 2:   |
|---|--|---|
| 1. Debtor's full name                       | Elizabeth (nmn) Walker   |   |
| 2. All other names used in the last 8 years |  |   |
| 3. Address                                  | 2664 Conley Rd<br>Morganton, NC 28655-8840   |   |
| 4. Debtor's attorney<br>Name and address    | Roderick H. Willcox Jr.<br>Willcox Law Firm, PLLC<br>P.O. Box 442<br>Morganton, NC 28680-0442        | Contact phone 828-433-1333<br>Email: <a href="mailto:attywill@bellsouth.net">attywill@bellsouth.net</a> |
| 5. Bankruptcy trustee<br>Name and address   | Jimmy R. Summerlin Jr<br>Young, Morphis, Bach & Taylor, LLP<br>P.O. Drawer 2428<br>Hickory, NC 28603 | Contact phone 828-322-4663<br>Email: <a href="mailto:trustee@hickorylaw.com">trustee@hickorylaw.com</a> |

For more information, see page 2 >

Debtor **Elizabeth (nmn) Walker**

Case number **21-40122**

|   |   |   |
|---|---|---|
| <p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a>.</p> | <p>401 West Trade Street<br/>Charlotte, NC 28202</p>  | <p>Hours open:<br/>8:30 am – 4:30 pm</p> <p>Contact phone 704-350-7500</p> <p>Date: 7/12/21</p>                                 |
| <p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>                                     | <p><b>August 20, 2021 at 10:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>  | <p>Location:</p> <p><b>Cleveland County Courthouse,<br/>100 Justice Place, 3rd Floor,<br/>Courtroom 5, Shelby, NC 28150</b></p> |
| <p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>    | <p>The presumption of abuse does not arise.</p>   |   |
| <p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>  | <p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>Filing deadline: 10/19/21</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors</p> |   |
| <p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>   | <p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>  |   |
| <p><b>11. Creditors with a foreign address</b></p>  | <p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>  |   |
| <p><b>12. Exempt property</b></p>   | <p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>   |   |